



Order Filed on April 24, 2017
by Clerk
U.S. Bankruptcy Court
District of New Jersey

DISTRICT OF NEW JERSEY
UNITED STATES BANKRUPTCY COURT

Caption in Compliance with D.N.J. LBR 9004-2(c)

Michael E Blaine, Esq. (ID #018132006)
Schiller, Knapp, Lefkowitz & Hertz, LLP
A LLP Formed in the State of New York
30 Montgomery Street, Suite 1205
Jersey City, New Jersey 07302
(518) 786-9069
Attorneys for Creditor, TD Auto Finance, LLC

In Re:

TOMAS CRUZ, JR.
AND DANIA MARIA CRUZ

Debtor.

Case No.: 16-30154-CMG

Judge: Hon. Christine M. Gravelle

Chapter: 13

CONSENT ORDER RESOLVING MOTION FOR RELIEF FROM AUTOMATIC STAY

The relief set forth on the following pages, numbered two (2) through two (2) is hereby
ORDERED.

DATED: April 24, 2017



Honorable Christine M. Gravelle
United States Bankruptcy Judge

**DISTRICT OF NEW JERSEY
UNITED STATES BANKRUPTCY COURT**

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CONSENT ORDER RESOLVING MOTION FOR RELIEF FROM AUTOMATIC STAY

WHEREAS, TD Auto Finance, LLC (hereinafter "creditor") moved for an Order, pursuant to 11 U.S.C. Section 362(d)(1), authorizing relief from automatic stay, herein; and

WHEREAS, the parties have agreed to resolve the instant dispute by this Consent Order;

NOW THEREFORE, the creditor and debtor hereby agree as follows:

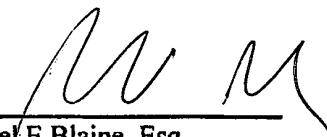
1. That the debtor will cure the post-petition default of \$2,461.98 by making a payment to the Creditor in the amount of \$1,230.99 on or before May 5, 2017 and a payment to the Creditor in the amount of \$1,230.99 on or before June 5, 2017.

2. That the debtor will continue to make regular monthly payments pursuant to the terms of the Retail Installment Contract, commencing with the payment due on or before May 3, 2017, in the amount of \$410.33.

3. In the event debtors fail to make any payment called for in this Consent Order thirty (30) days of the due date, creditor may submit a certification of default and a proposed Order for Relief from Automatic Stay to the Court and serve a copy of such certification of default upon the debtor and counsel

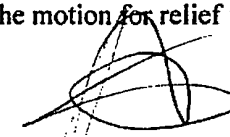
for debtor. Fourteen (14) days after receipt of a certification of default, the Court will enter an Order granting the creditor relief from the automatic stay unless the debtors have filed an objection to the certification of default specifying reasons for the objection; in which case the Court will set a hearing on the objection.

4. The debtors shall reimburse the creditor through the Chapter 13 Plan for its attorneys' fees in the amount of \$350.00 and costs of \$181.00 for bringing the motion for relief from the automatic stay.



Michael E Blaine, Esq.
Attorneys for Creditor
Schiller, Knapp, Lefkowitz & Hertz, LLP
30 Montgomery Street, Suite 1205
Jersey City, New Jersey 07302

Date: April 15, 2017



Javier L. Merino, Esq.
Attorney for Debtors
Dann & Merino, P.C.
1 Meadowlands Plaza, Suite 200, Room 252
East Rutherford, New Jersey 07073

Date: April 12, 2017

Certificate of Notice Page 4 of 4
United States Bankruptcy Court
District of New Jersey

In re:
Tomas Cruz, Jr.
Dania Maria Cruz
Debtors

Case No. 16-30154-CMG
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
Form ID: pdf903

Page 1 of 1
Total Noticed: 1

Date Rcvd: Apr 24, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 26, 2017.

db/jdb +Tomas Cruz, Jr., Dania Maria Cruz, 290 Prospect Avenue, Avenel, NJ 07001-1157

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
NONE. TOTAL: 0

***** BYPASSED RECIPIENTS *****

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 26, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 24, 2017 at the address(es) listed below:

Bunce Atkinson bunceatkinson@aol.com, NJ09@ecfcbis.com, maraujo@atkinsondebartolo.org

Denise E. Carlon on behalf of Creditor Toyota Lease Trust dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com

Eamonn O'Hagan on behalf of Creditor IRS-DEPARTMENT OF TREASURY eamonn.ohagan@usdoj.gov

Javier L. Merino on behalf of Debtor Tomas Cruz, Jr. jmerino@dannlaw.com, notices@dannlaw.com; sarah@dannlaw.com; bflick@dannlaw.com

Javier L. Merino on behalf of Joint Debtor Dania Maria Cruz jmerino@dannlaw.com, notices@dannlaw.com; sarah@dannlaw.com; bflick@dannlaw.com

Michael A. Alfieri on behalf of Creditor Lynx Asset Services LLC vdumani@malfierilaw.com

Michael A. Alfieri on behalf of Loss Mitigation Lynx Asset Services, LLC vdumani@malfierilaw.com

Michael E. Blaine on behalf of Creditor TD Auto Finance LLC mblaine@schillerknapp.com, tshariff@ecf.courtdrive.com; tshariff@schillerknapp.com; kcollins@schillerknapp.com

TOTAL: 8